

The extra value you get when you become a Blues member

Our goal is to improve the health of our members and their families. We help members prevent illness and identify problems before they become serious. One way to achieve this goal is to provide our members with health-related resources and information.

When you become a Blues' customer, there are several wellness programs that we make available to your employees and their dependents. While these programs are designed to improve health and complement traditional health care, some of them also save your employees money.



Blue Cross Blue Shield of Michigan and Blue Care Network cardholders have free access to the following wellness programs and information:

Blue HealthLine

A health information telephone line that gives members access to confidential guidance from registered nurses and offers an audio health library of 1,600 health topics. The toll-free information line is 1-800-811-1764 and can be called 24 hours a day, 365 days a year.



BlueSafe

A program designed to help prevent injuries by offering discounts on safety-related equipment and products from top Michigan retailers. Members can show their BCBSM or BCN ID card at Dunham's Sports, MC Sports and Wright & Filippis to receive discounts on specific safety items, and also use special coupons from the Blues to obtain discounts on safety products at Meijer. The coupons are available on the Blues' Web site at www.bcbsm.com.



Living Healthy magazine

Mailed twice a year, it contains information on prescription drugs, disease and treatment, healthy recipes and other keys to wellness.



Naturally BlueSM

Members show their ID cards to get 20 percent discounts on acupuncture, massage therapy and nutrition counseling and substantial discounts on vitamins and herbs

through Jamieson Laboratories. A list of Naturally Blue network practitioners is available on the Blues' Web site at **www.bcbsm.com** or by calling Landmark Healthcare toll-free at 1-888-718-7011. Members can also request a free catalog and order vitamins and herbs from Jamieson Laboratories by calling toll-free 1-866-833-0833 or going to the Blues' Web site at **www.bcbsm.com**.



PersonalPath.com

An Internet health resource that helps members learn how to take control of their health care and effectively navigate the health care system. Among the site's features are care and disease guides, a prescription drug database, support forums and links to other health Web sites.



Smoking cessation program

Members can enroll in this program to call a registered nurse for smoking cessation support. This Quit the Nic program also provides educational and motivational materials. Members can enroll by calling Blue HealthLine at 1-800-811-1764.



Weight Watchers

Members receive a 20 percent discount off the registration fee and the initial 12-week program or a 25 percent discount off the registration fee and initial seven-week program. Members in Michigan just call 1-800-651-6000 or visit **www.wwgroup.com** to find Weight Watchers nearest location.



The following additional wellness programs and information are available to Blue Care Network and Blue Choice Point of Service members only:

Disease management



Multidisciplinary wellness programs aimed at helping members and their physicians to better manage their asthma, congestive heart failure and diabetes.

Good Health or Blue Points newsletter

Mailed twice a year, they provide current information on benefits, general health and upcoming events.



Health seminars and screenings

Public health awareness seminars and health fairs conducted by BCN and Blue Choice throughout the state on a variety of health-related topics.

Pregnancy program

Emphasizes preconception and perinatal education, identifies women at increased risk for pregnancy-related complications and promotes child safety and immunizations.



Reminder postcards

Sent to members to remind them when they are due for Pap smears, mammograms and immunizations.

BCN members also have access to the following:

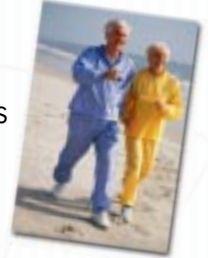


Depression management program

Helps members who have filled an antidepressant prescription better understand their diagnosis and improve their medication compliance.

Health risk assessment

Identifies health risks among new BCN members ages 50-64.



Self-help guides

Provides additional information on back care, children's nutrition and weight, depression, high blood pressure, high cholesterol, menopause, smoking cessation and stress management.

“To Your Health”

A catalog published annually by BCN that includes a variety of health and wellness programs in communities throughout Michigan.

Having good health insurance is important when you're ill, but the best health plans help you stay healthy too. That's why Blue Cross Blue Shield of Michigan and Blue Care Network offer our members health information and discounts on health-related products and services.

More options for a better value. More information for a healthier life.

Extra value extends to businesses

There's also added value for businesses that choose Blue Cross Blue Shield of Michigan or Blue Care Network. Your benefit program automatically includes a full range of services and other advantages.

Some of the advantages include:



Participating provider agreements

BCBSM and BCN contract with hospitals and professional providers to assure cost-effective quality care, then pass the savings on to you.

Provider utilization audits

Ensures the benefits you have purchased are delivered in the intended manner — cost-effectively and billed as rendered.

Hospital precertification

Helps contain health care costs by eliminating unnecessary inpatient hospital stays.



Corporate and financial investigations services

Investigates and prosecutes health care fraud. Recoveries have totaled \$193.9 million for our customers in the last 20 years.



Claims processing

Checks and balances work to catch human errors and fraud. The goal is to make sure that the more than 110 million claims we receive each year are paid correctly.

These extra value features are just a few more reasons to choose Blue.



You and the POWER of *Blue!*



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association